

<b>Information to identify the case:</b>			
Debtor 1:	<u>Amy Holmes</u>		
	First Name	Middle Name	Last Name
Debtor 2:	<u></u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	20-13606-JNP		
	Social Security number or ITIN:	xxx-xx-3916	
	EIN:	--_--	
	Social Security number or ITIN:	----	
	EIN:	--_--	
	Date case filed for chapter:	13	3/2/20

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Amy Holmes	
<b>2. All other names used in the last 8 years</b>	aka Amy Williams, aka Amy L. Holmes	
<b>3. Address</b>	1126 Collings Rd Camden, NJ 08104-3006	
<b>4. Debtor's attorney</b> Name and address	Tamika Nicole Wyche Law Offices of David Paul Daniels, LLC 3300 Federal Street Camden, NJ 08105	Contact phone 856-338-0411 Email: <a href="mailto:daviddanielslaw@gmail.com">daviddanielslaw@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663-5002 <a href="http://www.standingtrustee.com">www.standingtrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a>	Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays) Contact phone 856-361-2300 Date: 4/30/20
THIS IS AN AMENDMENT NOTICE BECAUSE THE DEBTOR HAS FILED EITHER AN AMENDMENT TO THE PETITION OR TO THE STATEMENT ABOUT DEBTORS SOCIAL SECURITY NUMBER		

**For more information, see page 2**

**THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT [www.standingtrustee.com](http://www.standingtrustee.com)**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 180 days from date of order for relief.**  
**11 U.S.C. § 502(b)(9)**

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on:  
**5/6/20 at 09:00 AM** , Location: **4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

**WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.**

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Amy Holmes  
DebtorCase No. 20-13606-JNP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 309IPage 1 of 1  
Total Noticed: 24

Date Rcvd: Apr 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2020.

db Amy Holmes, 1126 Collings Rd, Camden, NJ 08104-3006  
 518743992 American First Finance, Inc., PO Box 565848, Dallas, TX 75356-5848  
 518743993 +CCMUA, 1645 Ferry Ave, Camden, NJ 08104-1360  
 518743994 +Central Credit Services, PO Box 15118, Jacksonville FL 32239-5118  
 518743996 City of Camden, City Hall, Room 117, PO Box 95120, Camden, NJ 08101-5120  
 518743997 City of Camden Via AWE-CSG, PO Box 822192, Philadelphia, PA 19182-2192  
 518743998 City of Camden Water, 100 S 17th St, Camden, NJ 08105-1759  
 518743999 Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641  
 518744000 Convergent HC Recoveries, 121 NE Jefferson Ave Ste 100, Peoria, IL 61602-1229  
 518744001 Debt Recovery Solutions, PO Box 9003, Syosset, NY 11791-9003  
 518803616 +Denise Carlon, EsquireKML Law Group, P.C., 216 Haddon Avenue, Ste. 406,  
 Westmont, NJ 08108-2812  
 518802046 FinWise Bank, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702  
 518744003 Midland Mortgage, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051  
 518744004 PSE&G, PO Box 1444, New Brunswick, NJ 08903-1444  
 518744005 Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191  
 518744006 Shapiro & DeNardo, LLC, 14000 Commerce Pkwy Ste B, Mount Laurel, NJ 08054-2242  
 518744007 Southwest Credit Systems, 2639 Dickerson Pkwy, Carrollton, TX 75007  
 518744008 State of New Jersey Dept of Labor, PO Box 650, Trenton, NJ 08646-0650

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: davidddanielslaw@gmail.com Apr 30 2020 23:20:31 Tamika Nicole Wyche,  
 Law Offices of David Paul Daniels, LLC, 3300 Federal Street, Camden, NJ 08105  
 tr +E-mail/Text: pmarraffa@standingtrustee.com Apr 30 2020 23:20:55 Isabel C. Balboa,  
 Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580,  
 Cherry Hill, NJ 08002-2977  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 30 2020 23:21:45 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 30 2020 23:21:43 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518743995 EDI: CHRM.COM May 01 2020 02:43:00 Chrysler Capital, PO Box 961275,  
 Fort Worth, TX 76161-0275  
 518744002 E-mail/Text: bknotice@ercbpo.com Apr 30 2020 23:21:47 Enhanced Recovery Company,  
 PO Box 57547, Jacksonville, FL 32241-7547

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 02, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2020 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Tamika Nicole Wyche on behalf of Debtor Amy Holmes davidddanielslaw@gmail.com,  
 G30609@notify.cincompass.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3